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GUIDE FOR FAMILY BUDGETING

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HAMILTON ~ WENTWORTH
1980



THE SOCIAL
PLANNING
and Research Council
of Hamilton and District

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GUIDE FOR FAMILY BUDGETING

IN HAMILTON-WENTWORTH

1980

THE COSTS SHOWN WITHIN MAY BE TAKEN

AS DEFINITIVE AS OF MID-YEAR 1980

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SOCIAL PLANNING AND RESEARCH COUNCIL OF HAMILTON AND DISTRICT

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ACKNOWLEDGEMENTS

This report represents the initial effort by the Social Planning and Research Council of Hamilton and District to produce a budget guide for families specific to the Hamilton-Wentworth Region.

While the prices contained within have been updated and costed in the Hamilton-Wentworth area, credit for the format of the Guide must go to the Social Planning Council of Metropolitan Toronto who have meticulously produced budget guides for families since 1949, and more recently for single parents (1979) and the elderly (1976). With their permission, the 'standards' contained in this Hamilton-specific guide have been extracted from their Guides For Family Budgeting, 1978 and in some cases, from their Budget Guide For Single Parents, 1979. Furthermore, some of the descriptive sections of this Guide have been transferred from the two above mentioned Toronto budget guides.

Special thanks go to the Social Planning Council of Metropolitan Toronto for their cooperation and consent and, particularly, to Mr. Jeffrey Patterson for his continued assistance, suggestions, and patience in answering my questions.

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Kim Van Louwe.
August, 1980.

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PART I

INTRODUCTION

The standards contained in this Guide are based on those revised in 1972 by the Social Planning Council of Metropolitan Toronto reported in their Guides For Family Budgeting, 1978. Costs have been updated and, in most cases, they have been collected in the Hamilton-Wentworth Region. Prices may be taken as definitive as of mid-year 1980.

A. Objectives and Uses of the Guide

The Guide is a reference on adequate standards of living for specific categories of family expenditures. It may be used by community social agencies in counselling with families and individuals on money management. Budgeting problems are a routine source of trouble for many agency clients of all income groups.

In addition, the Guide should be useful reference for governments and other authorities and voluntary organizations which provide financial assistance. The Guide can offer organizations a statement of standards and costs by which to assess the adequacy of their programs.

A third function to be served by this document is as a reference for social and health agencies in setting equitable fees for services such as nursing care, counselling and institutional care. The Guide can provide agencies with information for use in determining whether a client can pay no fee at all, a partial fee, or a full fee for service.

B. Concept of the Guide

Most any family or group of families would be likely to define the cost of living in terms of its particular expenditures. Measures of living costs more objective than individual judgments enter into a great variety of situations.

There are basically two ways of arriving at standards and costs of living which are often combined in practice:

- (a) Goods and services to be included in a standard may be based on the typical purchases made by sample groups of families as an indication of how families at specific incomes or occupation levels, on the average, spend their income.
- (b) Standards for family levels of living may also be determined with the help of expert and specialist judgment as to goods and services necessary to maintain the physical and social functioning of families.

The latter is the method contained in this Guide as set out by experts and specialists in the Toronto budget guides whose standards were revised in 1972. Theoretically, and for different purposes, a variety of standards might be developed in this way ranging from bare subsistence to standards requiring high levels of expenditure.

The Guide, like its Toronto counterparts, has generally represented more than subsistence standards. Subsistence is often defined negatively in terms of social assistance and transfer payments as distinct from earned incomes. Subsistence budgets and 'poverty lines' tend to

reduce to estimates of physiological needs. Some subsistence budgets are likely to fall below the standards represented by the Guide. At the same time, the Guide does not represent an 'average expenditure'. Expenditure levels shown are the result of group judgments made about basic stocks of goods and services needed to maintain family households.

The Guide presents living costs in the form of budget covering family food requirements, shelter costs, clothing, home upkeep, health care, personal care, transportation, and certain discretionary expenditures as education, recreation and others. Budget estimates can be related to family size, age, sex, occupational and other circumstances of family members.

C. Development of Standards and Prices

The standards contained in this Guide, as mentioned, were formulated in Toronto by special committees in 1972. A general principle which has guided the choices and judgments of the committees has been that all families, regardless of income, require a basically similar stock of goods and services for their physical and social functioning and that basic requirements can be satisfied at low to moderate costs regardless of what families at different income levels actually spend.

It should be stressed that the standards costed out rest on normative judgments and have only incidental relation to measurable standards of consumption that are characteristic of specific occupational, income or social groups in Hamilton-Wentworth or elsewhere. The Guide is primarily a budgeting device using assumptions about basic family needs as a benchmark to yield a cost of living in a particular place, at a particular time for more or less specific and limited uses.

The pricing of goods and services for the Guide were done in retail outlets, catalogues, and in consultation with selected individuals and specialists to ensure representativeness of price conditions. Where

appropriate, prices represent average costs for standard products, pro-rated to yield weekly, monthly and annual average budgeting costs over the assumed lifetime of the item. Sales taxes are included where appropriate. The costs shown represent budget allocations required to purchase the needed goods and services. The costs thus do not necessarily represent actual expenditures for the periods shown, but the allocations necessary for eventual purchases.

The pricing of goods and services contained herein were conducted under inflationary conditions. It is therefore difficult to keep the Guide up-to-date. The prices in some categories were established by applying factors derived from the work of Statistics Canada and their continuous consumer price index to prices in the Toronto Guides For Family Budgeting, 1978 and Budget Guide For Single Parents, 1979.

The Guide is presented in sufficient detail and in such a way that an agency wishing to apply them can add or delete specific items according to its own judgment. It is clearly recognized that different agencies must apply different standards in accordance with their varying purposes and clientele. This Guide, therefore, should be applied cautiously and selectively.

D. Plan of the Guide

Part I - describes the general purposes and concepts of the Guide and its method of development.

Part II - presents summary costs based on the sections of Part III.

Part III - presents each expenditure category in detail with the pro-rated quantities of goods and services, adaptable to family characteristics.

Procedures and assumptions in arriving at the content in each category is explained. For easy reference, each category has been colour-coded into two parts: the first part contains the 'Costs' of the category while the second part contains the 'Standards' of the category.

Part IV - presents those agencies in the Region with budget/credit counselling services or programs.

SOURCES:

- (1) Social Planning Council of Metropolitan Toronto, Guides For Family Budgeting, 1978.
- (2) Social Planning Council of Metropolitan Toronto, Budget Guide For Single Parents, 1979.

PART II

SUMMARY COST TABLE

This summary of costs has five sections:

- 1) Costs that vary by family size. Included here are costs for: Medical, dental, and health care, Household Operation, and Home Furnishings.
- 2) Special costs for infants, pregnant women and nursing mothers.
- 3) Costs that vary by age, sex, and activity level of the individual. For convenience, this section is divided into two parts:
 - Group 1 represents expenditure categories that in some way are common to all families (Food, Clothing, Personal Care, Public Transportation in Hamilton-Wentworth).
 - Group 2 represents expenditure categories in which families' experiences vary a great deal (School Needs; Recreation, Communication, and Reading; Alcohol & Tobacco; and Public Transportation outside Hamilton-Wentworth).
- 4) Other costs which are necessary but for which it is difficult to give a summary figure because of great variation among families (Housing; Life Insurance; and a Contingency Fund).
- 5) Sample family budgets which provide an indication of budgetary needs based on the above four sections.

It is essential that all five sections be carefully examined when using this Summary Cost Table. Reference to the detailed sections on specific expenditure categories is advised. Modifications in the costs, and additions to, or deletions from the categories included here, must be made in preparing a budget for any given family or counselling around a given problem.

(Note: All costs are given on a monthly basis.)

Summary of Costs on a Monthly BasisSECTION I: Costs that Vary by Family Size

<u>Family Size</u>	<u>Total</u>	<u>Household Operation</u>	<u>Home Furnishings</u>	<u>Medical Dental and Health Care</u>
One person	67.39	6.61	22.82	37.96
Two persons	116.10	12.29	30.30	73.51
Three persons	128.14	15.14	37.09	75.91
Four persons	137.59	17.76	43.92	75.91
Five persons	143.62	18.95	48.76	75.91
Six persons	152.07	20.73	53.59	77.75
Seven persons	158.67	22.50	58.42	77.75
Eight persons	165.29	24.28	63.26	77.75
Nine persons	171.90	26.06	68.09	77.75
Ten persons	178.50	27.83	72.92	77.75

SECTION 2: Special Maternity and Infant Needs Costs(1) Infancy:

Original layette purchases up to six months of age, total \$502.42 or a budgeted \$41.87 monthly.

Other layette purchases and replacements, from 6 - 12 months, total \$253.11 or a budgeted \$21.09 monthly.

Food for an infant from 6 - 12 months: \$61.19 monthly.
(May be used as a guide to food costs for infants under six months).

(2) Pregnancy:

Original purchase of maternity clothes, total \$196.73, or a budgeted \$16.39 monthly.

Food during third trimester: \$101.34 monthly.

(3) Nursing Woman:

Food costs: \$119.44 monthly.

Summary of Costs on a Monthly Basis¹

SECTION 3: Costs that Vary by Family Composition

Age, sex, employment and activity level	Groups 1 & 2 Total	Group 1 Total	Group 1			
			Food ²	Clothing ³	Personal Care	Public Trans- portation in the Region ⁴
			\$	\$	\$	\$
<u>Child</u>						
1, under 2 years	76.57	73.94	61.19	10.81	1.94	-
2 - 3 years	75.38	72.75	54.68	14.20	3.87	-
4 years	85.19	82.56	64.49	14.20	3.87	-
<u>Boy</u>						
5 years	86.53	83.12	64.49	14.27	3.87	0.49
6 years	97.91	83.50	64.49	14.27	4.25	0.49
7 years	110.24	95.83	76.82	14.27	4.25	0.49
8 - 9 years	111.70	97.29	76.82	15.73	4.25	0.49
10 - 11 years	124.94	110.53	90.06	15.73	4.25	0.49
12 years	139.78	119.94	90.06	18.65	6.60	4.63
13 years	155.92	136.08	106.20	18.65	6.60	4.63
14 years	159.12	136.08	106.20	18.65	6.60	4.63
15 years	162.31	139.27	106.20	21.84	6.60	4.63
16 - 18 years	187.42	161.14	120.35	21.84	9.69	9.26
<u>Girl</u>						
5 years	92.44	89.03	64.49	19.80	4.25	0.49
6 years	103.44	89.03	64.49	19.80	4.25	0.49
7 - 9 years	115.77	101.36	76.82	19.80	4.25	0.49
10 - 11 years	115.77	101.36	76.82	19.80	4.25	0.49
12 years	137.77	117.93	76.82	26.70	9.78	4.63
13 years	154.39	134.55	93.44	26.70	9.78	4.63
14 years	157.59	134.55	93.44	26.70	9.78	4.63
15 years	168.23	145.19	93.44	37.34	9.78	4.63
16 - 18 years	176.86	150.58	89.06	37.34	14.92	9.26
<u>Man (Married)</u>						
Employed						
Light	252.70	160.06	88.97	31.49	13.75	25.85
Moderate	264.85	172.21	101.12	31.49	13.75	25.85
Heavy	282.69	190.05	118.96	31.49	13.75	25.85
<u>Woman</u>						
Employed						
Light	217.62	158.82	77.43	38.13	17.41	25.85
Moderate	224.65	165.85	84.46	38.13	17.41	25.85
Heavy	237.02	178.22	96.83	38.13	17.41	25.85
Housewife-moderate ⁷	198.13	139.33	84.46	30.09	17.08	7.70

1. For costs for infants and for modification of costs because of pregnancy, see Section 2 of this summary table.
2. For 1 person, add 25% of food costs, for 2 person families, add 10% of food costs, for 3 person families, add 5% of food costs; for 5 person families, decrease food costs by 5%, for families of 6 or more persons, decrease food costs by 10%.
3. The Men's clothing costs shown refer to blue collar workers. The average monthly cost for white collar workers would be \$33.81.

(Section 3 continued)

Age, sex, employment and activity level	Group 2 Total	Group 2				
		Public Transportation ₄ Outside Region	Special School ₅ Needs	Recreation		
				Reading, Gifts & Communication ₆	Alcohol & Tobacco	
\$	\$	\$	\$	\$	\$	\$
<u>Child</u>						
1, under 2 years	2.63	—	—	2.63	—	
2 - 3 years	2.63	—	—	2.63	—	
4 years	2.63	—	—	2.63	—	
<u>Boy</u>						
5 years	3.41	0.78	—	2.63	—	
6 years	14.41	0.78	3.05	10.58	—	
7 years	14.41	0.78	3.05	10.58	—	
8 - 9 years	14.41	0.78	3.05	10.58	—	
10 - 11 years	14.41	0.78	3.05	10.58	—	
12 years	19.84	1.56	3.05	15.23	—	
13 years	19.84	1.56	3.05	15.23	—	
14 years	23.04	1.56	6.25	15.23	—	
15 years	23.04	1.56	6.25	15.23	—	
16 - 18 years	26.28	1.56	6.25	18.47	—	
<u>Girl</u>						
5 years	3.41	0.78	—	2.63	—	
6 years	14.41	0.78	3.05	10.58	—	
7 - 9 years	14.41	0.78	3.05	10.58	—	
10-11 years	14.41	0.78	3.05	10.58	—	
12 years	19.84	1.56	3.05	15.23	—	
13 years	19.84	1.56	3.05	15.23	—	
14 years	23.04	1.56	6.25	15.23	—	
15 years	23.04	1.56	6.25	15.23	—	
16 - 18 years	26.28	1.56	6.25	18.47	—	
<u>Man (Married)</u>						
<u>Employed</u>						
Light	92.64	1.56	—	66.97	25.48	
Moderate	92.64	1.56	—	66.97	25.48	
Heavy	92.64	1.56	—	66.97	25.48	
<u>Woman</u> ⁶						
<u>Employed</u>						
Light	58.80	1.56	—	33.34	24.05	
Moderate	58.80	1.56	—	33.34	24.05	
Heavy	58.80	1.56	—	33.34	24.05	
Housewife-moderate	58.80	1.56	—	33.34	24.05	

4. For costs of private transportation, see Transportation section.

5. Costs are not shown for Grade 13; for these costs see Special School Needs section.

6. If the woman is Head of Household, apply costs shown for employed man for Recreation, Reading, Gifts and Communication, and for Alcohol & Tobacco.

7. If woman is Head of Household, but not employed, the Transportation allocation in Hamilton should be \$12.93, in recognition of increased needs for the head of household.

SECTION 4: Other Costs

Housing:

Housing costs vary greatly. For budgeting' purposes the actual amount paid by a family may be used. See the section on Housing for private market apartment rents, and for further discussion of subsidized housing rates, and estimated costs for heating, water, gas, and electricity.

Life Insurance:

Life insurance budgeted in the Guide is primarily a death benefit. \$8.50 per month per family has been allocated as a minimum estimate for the amount and type of insurance discussed in the Life Insurance section.

Contingency Fund:

The amounts necessary to respond to emergencies are likely to vary a great deal and no attempt has been made to estimate the cost of different contingencies. A flat \$16.00 per month per family is suggested, simply as recognition that the need exists.

SECTION 5: Sample Family Budgets for 1980

Sample budgets provide only an indication of budgetary needs. Families may have very different budgetary situations (especially with respect to housing costs) than outlined in these sample budgets. Moreover the "TOTAL BUDGET REQUIREMENT" figures represent expenditures needed, not a direct indication of income required. An estimate of gross income required may be calculated through use of standard deductions and exemptions to compute income tax and social insurance contributions. Particular situations vary widely however as costs faced by some families for union dues, day care, tuition and the like would alter both budget costs and taxable income. This Guide does provide an estimate of income needs, taking into account federal and provincial income tax, and mandatory social insurance contributions for Canada Pension Plan and Unemployment Insurance.

The three types of families used for the sample budgets are:

1. a two person family: a husband and wife, both employed outside the home, who have no children.
2. a three person family: a man employed and the wife at home, with a single one year old child.
3. a four person family: with the husband employed and the wife at home; and two children, a boy 13 years old and a girl 8 years old.

Two person family:

Man - Employed, moderate activity
 Woman - Employed, moderate activity

Expenditure Category	Amount		Percent of Total Budget
	Monthly	Yearly	
Food	204.14	2449.68	23.2
Clothing*	69.62	835.44	7.9
Housing (1 bedroom)***	228.30	2739.60	26.0
Home Furnishings & Equipment	30.30	363.60	3.4
Household Operation	12.29	147.48	1.4
Health Care	73.51	882.12	8.4
Personal Care	31.16	373.92	3.6
Recreation, Reading, Gifts and Contributions, and Communication	100.31	1203.72	11.4
Alcohol and Tobacco	49.53	594.36	5.6
Transportation - in Region	51.70	620.40	5.9
- outside Region	3.12	37.44	0.4
Special School Needs	-	-	-
Life Insurance	8.50	102.00	1.0
Contingency Fund	16.00	192.00	1.8
TOTAL BUDGET REQUIREMENT	878.48	10541.76	100.0
Estimated Income Tax and Social Insurance Contributions	**	**	
Estimated Gross Income Required	**	**	

*Clothing figure shown assumes man is blue collar worker; for white collar worker add \$27.84 per year.

**It is difficult to compute family incomes when there is more than one wage earner. Nevertheless, two individuals employed full time for the whole year at minimum wage would have sufficient income to meet budgetary needs.

***Cost also includes the price of electricity (base load and cooking) being charged for a renting family as well as \$64.00 per year for tenant insurance (\$6000 minimum coverage).

Three person family:

Man - Employed, moderate activity
 Woman - Housewife
 Child - 1 year

Expenditure Category	Amount	Percent of Total Budget	
		Monthly	Yearly
Food	259.11	3109.32	26.5
Clothing*	72.39	868.68	7.4
Housing (2 bedroom)**	271.60	3259.20	27.8
Home Furnishings & Equipment	37.09	445.08	3.8
Household Operation	15.14	181.68	1.6
Health Care	75.91	910.92	7.8
Personal Care	32.77	393.24	3.3
Recreation, Reading, Gifts and Contributions, and Communication	102.94	1235.28	10.5
Alcohol and Tobacco	49.53	594.36	5.1
Transportation - in Region	33.55	402.60	3.4
- outside Region	3.12	37.44	0.3
Special School Needs	-	-	-
Life Insurance	8.50	102.00	0.9
Contingency Fund	16.00	192.00	1.6
TOTAL BUDGET REQUIREMENTS	977.65	11731.80	100.0
Estimated Income Tax and Social Insurance Contributions	109.50	1313.96	
	34.66	415.92	
Estimated Gross Income Required	1121.81	13461.68	

*Clothing figure shown assumes man is blue collar worker; for white collar worker add \$27.84 per year.

**Cost also includes the price of electricity (base load and cooking) being charged for a renting family as well as \$64.00 per year for tenant insurance (\$6000 minimum coverage).

Four person family:

Man - Employed, moderate activity
 Woman - Housewife
 Boy - 13 years
 Girl - 8 years

Expenditure Category	Amount		Percent of Total Budget
	Monthly	Yearly	
Food	368.60	4423.20	29.9
Clothing*	100.03	1200.36	8.1
Housing (3 bedroom)**	335.57	4026.84	27.2
Home Furnishings & Equipment	43.92	527.04	3.6
Household Operation	17.76	213.12	1.4
Health Care	75.91	910.92	6.2
Personal Care	41.68	500.16	3.4
Recreation, Reading, Gifts and Contributions, and Communication	126.12	1513.44	10.2
Alcohol and Tobacco	49.53	594.36	4.0
Transportation - in Region	38.67	464.04	3.1
- outside Region	5.46	65.52	0.4
Special School Needs	6.10	73.20	0.5
Life Insurance	8.50	102.00	0.7
Contingency Fund	16.00	192.00	1.3
TOTAL BUDGET REQUIREMENT	1233.85	14806.20	100.0
Estimated Income Tax and Social Insurance Contributions	200.85	2410.19	
	34.66	415.92	
Estimated Gross Income Required	1469.36	17632.31	

*Clothing figure shown assumes man is blue collar worker; for white collar worker add \$27.84 per year.

**Cost also includes the price of electricity (base load and cooking) being charged for a renting family as well as \$64.00 per year for tenant insurance (\$6000 minimum coverage).

* FOOD *

PART III

COSTS AND STANDARDS FOR SPECIFIED EXPENDITURE CATEGORIES

FOOD

The guide to food budgeting is designed to ensure adequate nutrition at a moderate cost. It is based on the 'Dietary Standard for Canada', recommended by the Department of Health and Welfare in 1975. The recommended nutrient intakes suggested in the Dietary Standard for Canada are in every case in excess of minimal requirements, and are proposed as adequate for the maintenance of health among the majority of Canadians.

'Canada's Food Guide' is the daily practical application of the Dietary Standard for Canada in terms of food. The recommendations of both the Standard and the Guide are thus recognized in this food budget.

The guide to food budgeting has been devised to:

- (1) reflect predominating patterns of food use;
- (2) provide adequate nutrition at a moderate cost;
- (3) allow sufficient variety for individual tastes;
- (4) include readily available foods.

Table 1 represents the average cost for meals at home in Hamilton. In order to develop these food costs, a study was conducted in Toronto (1970) to examine the food buying practices of a random sample of families who had used the services of the Visiting Homemakers Association. Food items used by 30 percent or more of the families were categorized into 12 food groups (Table 3).

In order to calculate a food budget it is necessary to determine an average cost for each food group. Thus, three major food store chains

were surveyed and the costs per item averaged in each food group (Table 2). Based on the apparent buying practices of the sample families, each item was expressed as a percentage of the total within its food group. This provides the weighting scale (Table 2, Column 4). Adjustments were made in the weighting of fresh vegetables to reflect seasonal availability. Research has established that food requirements vary between individuals with age, sex, and activity level. These variables are reflected by totalling the costs of the suggested quantities of food (contained in Table 3). Eleven percent is added to include items such as beverages, soups, spices, pickles, baking ingredients and snack foods. The resulting costs are shown in Table 1.

The food costs include the cost of Vitamin D for children and pregnant and nursing women. It is not necessary to have this supplement if 4 cups of milk or 3 tablespoons of margarine, which have been fortified with this vitamin, are consumed daily.

The guide to food budgeting provides for all other nutrients in excess of the amounts recommended in the Dietary Standard for Canada.

It is important to note that savings over and above the costs shown in Table 1 can be made if a shopper looks for specials, buys in bulk (frozen foods), makes a specific shopping list, and tries other money-saving methods when shopping.

CANADA'S FOOD GUIDE

Health and Welfare Canada,
Dietary Standard for Canada,
Ottawa, Canada, 1975

Canada's Food Guide is a plan for the whole day's meals. The foods suggested here, in average servings, supply all the nutrients your body needs for growth and repair, for energy and efficient body functioning.

MILK

Children (up to about 11 years).....	2 - 3 cups
Adolescents.....	3 - 4 cups
Adults.....	2 cups
Expectant and nursing mothers.....	3 - 4 cups

FRUIT

Two servings of fruit or juice, including a satisfactory source of Vitamin C (ascorbic acid) such as oranges, tomatoes, vitaminized apple juice.

VEGETABLES

One serving of potatoes.

Two servings of other vegetables, preferably yellow or green and often raw.

BREAD AND CEREALS

Bread (with butter or fortified margarine).

One serving of whole grain cereal.

MEAT AND FISH

One serving of meat, fish or poultry.

Eat liver occasionally.

Eggs, cheese, dried beans or peas, may be used in place of meat. In addition, eggs and cheese each at least three times a week.

VITAMIN D

400 International Units, for all growing persons and expectant and nursing mothers.

COSTS

TABLE 1

Average Costs for Food for Meals at Home in Hamilton
(4 person family)

July, 1980

<u>Age-Sex-Activity Group*</u>	<u>Weekly</u>	<u>Monthly</u>	<u>Yearly</u>
<u>Child</u>			
6 months to 1 year	14.10	61.19	733.20
1 - 3 years	12.60	54.68	655.20
4 - 6 years	14.86	64.49	772.72
7 - 9 years	17.70	76.82	920.40
10 - 12 years	20.75	90.06	1079.00
<u>Boy</u>			
13 - 15 years	24.47	106.20	1272.44
16 - 19 years	27.73	120.35	1441.96
<u>Girl</u>			
13 - 15 years	21.53	93.44	1119.56
16 - 19 years	20.52	89.06	1067.04
<u>Man</u>			
A - Light Activity	20.50	88.97	1066.00
B - Moderate Activity	23.30	101.12	1211.60
C - Heavy Activity	27.41	118.96	1425.32
<u>Woman</u>			
A - Light Activity	17.84	77.43	927.68
B - Moderate Activity	19.46	84.46	1011.92
C - Heavy Activity	22.31	96.83	1160.12
Pregnancy (3rd trimester)	23.35	101.34	1214.20
Nursing	27.52	119.44	1431.04
<u>Adjustment for Family Size</u>			
One person, increase costs by 25 percent			
Two persons, increase costs by 10 percent			
Three persons, increase costs by 5 percent			
Five persons, decrease costs by 5 percent			
Six persons or more, decrease costs by 10 percent			

*For description of activity levels for men and women, see footnotes at bottom of Table 3.

TABLE 2

Average Cost of Each Food Group Using the Food List
And Based on a Weighting Plan

<u>Food Groups</u>	<u>Average Sale Price</u>		<u>Weighting</u> (percent)	<u>Average Cost Per Food Group</u> \$
	<u>Per Unit</u>	<u>Price</u> \$		
<u>Milk, Ice Cream, Cheese</u>				
Fluid - 2%	3 qt. jug	1.80	45	
- whole	3 qt. jug	1.90	27	
Ice Cream	2 litre	2.22	4	0.76 qt.
Processed cheese slices	1 lb.	2.08	18	
Cheddar Cheese, medium	1 lb.	2.57	6	
<u>Vitamin D</u>				
Cod Liver Oil Capsules	100 caps.	3.29	100	0.03 cap.
<u>Eggs</u>				
Large - Grade A	1 doz.	1.06	100	1.06 doz.
<u>Meat, Poultry, Fish</u>				
Chicken, broiler, whole	1b.	1.08	21	
Chicken, whole, legs	1b.	1.64	3	
Ground Chuck	1b.	2.33	14	
Round Steak Roast	1b.	2.91	11	
Blade Roast	1b.	2.15	9	
Stewing Beef	1b.	2.03	5	
Beef Liver	1b.	1.23	4	
Pork Loin Chops (bone in)	1b.	1.85	2	1.94 lb.
Cottage Roll	1b.	1.73	4	
Pork Sausage, links (frozen)	1b.	2.10	5	
Side Bacon	1b.	1.24	4	
Lamb Chops, shoulder	1b.	1.88	2	
Luncheon Meat - canned	12 oz.	1.46	3	
Cold Cuts, Bologna	1b.	1.84	7	
Tuna, flaked	6½ oz.	1.42	2	
Salmon, pink	7-3/4 oz.	1.50	3	
Cod fillets, frozen	1b.	2.27	1	
<u>Legumes</u>				
Pork & Beans with Tom. Sauce	28 oz.	0.91	72	
Peanut Butter	16 oz.	1.37	28	0.76 lb.
<u>Citrus Fruit and Tomatoes</u>				
Oranges	5 lb.	2.48	23	
Orange juice, frozen	6 oz.	0.62	19	
Apple juice, Vit. choice	48 oz.	1.13	23	
Grapefruit, fresh	1b.	0.63	6	0.47 lb.
Tomato juice, fancy	48 oz.	0.94	5	
Tomatoes, fresh	1b.	1.01	7	
Tomatoes, choice, canned	28 oz.	0.71	17	

(Table 2 continued)

Food Group	Average Sale Price		Weighting	Average Cost Per Food Group
	Per Unit	Unit Price		
<u>Fresh Dark Green & Yellow Vegetables</u>				
Carrots	3 lb. bag	1.43	79	
Green pepper	1b.	0.85	9	
Spinach	10 oz.	0.88	12	0.62 lb.
<u>Potatoes</u>				
Whole, fresh	10 lb.	1.95	96	
French fried, frozen	2 lb.	0.82	4	0.19 lb.
<u>Other Vegetables</u>				
Beets, whole/canned, choice	19 oz.	0.53	2	
Cabbage	1b.	0.57	11	
Celery	1b.	0.76	8	
Corn Niblets, canned, fancy	12 oz.	0.51	7	
Green beans, canned, choice	19 oz.	0.47	4	
Green beans, frozen, fancy	2 lb.	1.44	3	0.67 lb.
Lettuce	1b.	0.61	12	
Mixed veggies., frozen, fancy	2 lb.	1.02	3	
Mushrooms, stems, pcs., canned	10 oz.	0.96	7	
Onions, fresh	2 lb.	0.97	11	
Peas, canned, choice	19 oz.	0.53	6	
Peas, frozen, fancy	2 lb.	1.13	2	
Other veggies. in season*	1b.	0.69	24	
<u>Other Fruit</u>				
Apples	3 lb.	2.87	36	
Apple sauce, fancy, canned	19 oz.	0.64	7	
Bananas	1b.	0.39	32	
Fruit Cocktail, choice	19 oz.	1.09	5	
Peaches, halves, choice	19 oz.	0.98	12	
Pears, halves, choice	19 oz.	0.99	6	
Raisins	15 oz.	1.65	2	
<u>Flours and Cereals</u>				
White enriched bread, sliced	24 oz.	0.61	40	
French bread	24 oz.	0.76	6	
Cornflakes	525 g.	1.29	4	
Oatmeal	3 lb.	1.74	4	
Shredded Wheat	15.9 oz.	1.07	4	0.71 lb.
Cream of Wheat	28 oz.	1.05	3	
White all purpose flour	7 lb. 7 oz.	2.49	9	
Cake mix, white	1 lb.	0.88	1	
Spaghetti	2 lb.	1.12	8	

*From: January to June - Squash 8%, Turnip 8%, Parsnips 8%

July to October - Squash 8%, Green Beans 4%, Green Onions 3%,
Radishes 3%, Cucumber 6%

October to December - Squash 6%, Cucumbers 3%, Cauliflower 3%, Brussels
Sprouts 3%, Turnip 6%, Parsnips 3%.

(Table 2 continued)

	Average Sale Price		Weighting (percent)	Average Cost Per Food Group \$
	Unit	Per Unit Price \$		
<u>Flours and Cereals (continued)</u>				
Macaroni	2 lb.	1.08	6	
Rice, short grain	2 lb.	1.10	2	
Plain cookies	2 lb.	2.55	5	
Soda crackers	1b.	0.95	4	0.71 lb.
Arrowroot cookies	1b.	1.87	1	
Chocolate chip cookies	1b.	1.44	1	
Pudding mix	6 oz.	0.72	2	
<u>Fats and Oils</u>				
Butter	1b.	1.70	39	
Margarine	1b.	0.68	24	
Vegetable oil	128 oz.	5.52	17	
Salad dressing	17.6 oz.	1.06	11	1.13 lb.
Shortening	1b.	0.86	9	
<u>Sugars and Sweets</u>				
Granulated sugar	2 k.	2.92	60	
Brown sugar	1 k.	1.80	8	
Strawberry jam with pectin	24 oz.	1.76	12	
Honey	1b.	1.54	5	
Corn syrup	1 litre	1.75	4	
Jelly powders	3 oz.	0.38	11	
<u>Baby Fruits and Vegetables*</u>				
Infant vegetables, strained	4½ oz.	0.31	50	
Infant fruit, strained	4½ oz.	0.31	50	1.10 lb.
<u>Baby Meats,* strained</u>				
Infant meat	100 ml.	0.65	100	2.95 lb.
<u>Beverages and Other Accessories</u>				
Add an additional 11 percent to amount calculated per person per week.				

*For food allowance for six months to one year.

Notes: (1) The percentages show variation in the frequency of use within each food group.

(2) The weighted average price for each food group is calculated as follows:

(a) Multiply the price per pound of each item by the percentage weight (Col. 4) for that item; for the milk products group, use the price per pricing unit. Dried powdered milk, 3 lb. pkg. = 2 qts., Orange juice, frozen 6 oz. = 24 fluid oz., Oranges, fresh, 4 oranges = 1 lb.

(b) Add the resulting weighted prices to obtain the group total.

(c) Divide the total weighted price for the group by 100 to arrive at the average cost per food group.

TABLE 3

Suggested Weekly Quantities of Food (as purchased) For Specified Age - Sex - Activity Groups

Age - Sex - Activity Groups**	Milk	Cheese, Ice Cream	Vitamin D*	Meat Poultry, Fish- lb. oz.		Legumes, Peanut- butter lb. oz.		Flour, Cereal, Baked goods 1 lb. oz.
				Eggs No.	lb. oz.	lb. oz.	lb. oz.	
<u>Child</u>								
6 months - 1 year	4½	3½ tsp.		5	1	0	0	0
1 - 3 years	4½	7 caps.		5	1	8	0	1
4 - 6 years	4½	7 caps.		5	1	12	0	2
7 - 9 years	4½	7 caps.		5	2	4	0	2
10 - 12 years	5½	7 caps.		6	2	8	0	3
<u>Boys</u>								
13 - 15 years	6	7 caps.		6	3	0	0	4
16 - 19 years	6	7 caps.		6	3	12	0	5
<u>Girls</u>								
13 - 15 years	5½	7 caps.		6	2	12	0	3
16 - 19 years	5½	7 caps.		6	2	12	0	2
<u>Men</u>								
A - light activity	3	0		6	3	4	0	3
B - moderate activity	3	0		6	4	0	0	4
C - heavy activity	3½	0		7	4	8	0	4
<u>Women</u>								
A - light activity	3	0		5	2	12	0	2
B - moderate activity	3	0		6	2	12	0	3
C - heavy activity	3½	0		6	3	4	0	3
Pregnancy during 3rd trimester	6	7 caps.		7	2	12	0	3
Nursing	7	7 caps.		7	3	14	0	3

NOTE: A conversion formula based on calcium content was used for the milk group.
 $\frac{1}{2}$ gallon of ice cream = 1.2 qts. of whole milk; 1 lb. of processed cheese slices = 2.2 qts. of whole milk; and 1 lb. of cheddar cheese = 2.4 qts. of whole milk.

To calculate the quantity of cereal products: 2/3 lb. flour = 1 lb. of bread or baked goods. Therefore, 24 oz. loaf of bread = 1 lb. flour.

(Table 3 continued)

Age - Sex - Activity Groups***	Citrus Fruit, Tomatoes 1b. oz.	Dark green & yellow Vegetables 1b. oz.	Potatoes 1b. oz.	Other Vegetables 1b. oz.	Other Fruit 1b. oz.	Fats, Oils 1b. oz.	Sugars, Sweets 1b. oz.
<u>Child</u>							
6 months - 1 year	1 4	0** 0	0 8	2 8	1 0	0 0	0 1
1 - 3 years	1 8	0 4	0 12	1 12	1 0	0 4	0 4
4 - 6 years	1 12	0 4	1 4	2 8	1 0	0 6	0 6
7 - 9 years	2 0	0 8	2 0	2 12	1 8	0 8	0 10
10 - 12 years	2 0	0 12	2 8	3 8	1 8	0 8	0 12
<u>Boys</u>							
13 - 15 years	2 0	0 12	3 4	3 8	2 0	0 12	1 0
16 - 19 years	2 0	0 12	4 12	3 12	2 0	1 0	1 2
<u>Girls</u>							
13 - 15 years	2 0	0 12	2 8	3 4	2 0	0 10	0 10
16 - 19 years	2 0	0 12	2 4	3 0	2 0	0 6	0 6
<u>Men</u>							
A - Light activity	2 0	0 12	2 8	3 4	2 0	0 8	0 10
B - moderate activity	2 0	0 12	3 4	3 8	2 0	0 12	0 12
C - heavy activity	2 0	0 12	4 8	4 4	2 0	1 2	1 4
<u>Women</u>							
A - Light activity	2 0	0 12	2 0	3 0	2 0	0 6	0 6
B - moderate activity	2 0	0 12	3 0	3 4	2 0	0 12	0 10
C - heavy activity	2 0	0 12	3 8	3 4	2 0	1 2	1 0
Pregnancy during							
3rd trimester	3 0	1 8	3 0	3 4	2 0	0 12	0 10
Nursing	4 0	1 8	3 0	3 12	2 0	0 12	0 10

*Vitamin D - not necessary if fortified milk and margarine used.

**Included in other vegetables.

***Description of Activity Levels for Men and Women:

- A - Light Activity: Entails activities of little energy such as washing dishes, knitting, mending, cosmetic tasks, working at a desk requiring little movement, supervising, monitoring, reading, driving a car, spectator at games, theatres, etc.
- B - Moderate Activity: Entails most household chores, laundering, cooking, normal housecleaning, mowing the lawn, office work involving much movement, nursing, salesclerk, barbering, shop and mill work, most mechanical trades and crafts, cooking for restaurants, driving a truck, golfing, walking, bowling.
- C - Heavy Activity: Entails heavy garden work, scrubbing floors and walls, commercial laundering, moving files, furniture, etc.

* CLOTHING *

CLOTHING

No objective standard exists by which to identify clothing requirements. Considerations of the committee of clothing specialists in Toronto in developing the standards include:

- (1) hygiene requirements;
- (2) growth needs;
- (3) social acceptability.

Basic objectives in the development of the standard for clothing were low cost, durability, and consistency with apparent trends in clothing customs today.

The clothing requirements for employed women assume a white collar office position, or other job where ordinary dress is used.

The clothing budget represents average annual expenditures required to purchase sufficient clothing to maintain an adequate stock of clothing, or costs of replacement (Table 5). Costs of dry cleaning and shoe repair are included in the clothing budget; laundry costs, which cover both clothing and household supplies, are included in the section on Household Operation.

In addition to the regular clothing budget, provision is made for special clothing and related needs for pregnant mothers and for infants. As costs for maternity clothes and for infant layettes (outfits) are non-recurring, these have been separately identified (Table 6).

The average clothing costs shown in Table 4, have been updated, as of May 1980 using Statistics Canada's Consumer Price Index by taking the average clothing costs from the Budget Guide For Single Parents, 1979 and applying the Index to the costs to obtain a more recent estimate.

Since the Index contains prices for Toronto, and not Hamilton, regional differences in costs of clothing should be considered when budgeting for clothing purposes, however, the variation in costs of clothing between Hamilton and Toronto would be small.

TABLE 4
Average Clothing Costs

<u>Age, Sex, and Employment Status</u>	<u>Yearly</u> \$	<u>Monthly</u> \$	<u>Weekly</u> \$
<u>Child</u>			
1, under 2	129.77	10.81	2.50
2 - 4	170.40	14.20	3.28
<u>Boy</u>			
5 - 7	171.21	14.27	3.29
8 - 11	188.74	15.73	3.63
12 - 14	223.74	18.65	4.30
15 or more	262.13	21.84	5.04
<u>Girl</u>			
5 - 11	237.59	19.80	4.57
12 - 14	320.35	26.70	6.16
15 or more	448.09	37.34	8.62
<u>Man</u>			
Blue Collar Worker	377.93	31.49	7.27
White Collar Worker	405.75	33.81	7.80
<u>Woman</u>			
Housewife	361.09	30.09	6.94
Employed	457.59	38.13	8.80
<u>Cost for Pregnant Mothers and Infants</u>			
	<u>Yearly</u> \$	<u>Monthly</u> \$	<u>Weekly</u> \$
<u>Pregnant mothers</u>			
Maternity clothes, original	196.73	16.39	3.78
<u>Infants</u>			
Original purchases	502.42	41.87	9.66
Other purchases and replacements 6 months to 1 year	253.11	21.09	4.87
N.B. For subsequent pregnancies and infants, 25 percent of respective amount shown may be allocated.			

TABLE 5

The Clothing Standard

Table 5, "The Clothing Standard", shows a basic clothing inventory and replacement rates, or average number of articles purchased per year to maintain the basic stock. Articles purchased less frequently than once a year are shown as fractions, which indicate their normal durability and provide a means of pro-rating their cost to an annual basis. For example, a coat lasting four years is shown as 1/4, i.e. one in four years, and one-fourth of the price is included in the annual cost.

Child By Age Groups

<u>Articles of Clothing</u>	1, under 2		2 - 4	
	<u>Stock</u>	<u>Replace- ment</u>	<u>Stock</u>	<u>Replace- ment</u>
<u>Outerwear</u>				
Dress or suit	2	1	3	2
Snow suit (1 piece with hood)	1	1	1	1/2
Snow suit (2 piece with hat)	-	-	1	1/2
Jacket or coat, lightweight	1	1/2	1	1/2
Sweater, pullover	1	1	1	1
Sweater, cardigan	1	1	1	1
Overalls	3	2	3	2
Jersey (T-shirt)	3	2	3	3
Sunsuit or sundress	2	1	-	-
Shorts	-	-	2	1
Bathing suit	-	-	1	1
<u>Footwear</u>				
Shoes	1	2	1	2
Socks	3	3	6	6
Overshoes	1	1	1	1
Slippers	-	-	1	1
Canvas shoes	-	-	1	2
<u>Under garments</u>				
Waterproof pants	3	3	3	1
Training pants	4	3	-	-
Panties - briefs (or training pants)	-	-	5	5
*Disposable diapers (pkg. 48)	-	1	-	-
Slip (girl)/Leotards	1	1	1	3
Sleeper	4	1	3	2
Diapers (box of 12)	-	1	-	-
<u>Miscellaneous</u>				
Scarf	1	1	1	1/2
Bib	2	1	1	1
Mitts	2	1	2	1
Sunhat	-	1	-	1

*For use on holidays or in case of illness.

Articles of Clothing	Girls By Age Groups					
	5 - 11		12 - 14		15 or more	
	Stock	Replace- ment	Stock	Replace- ment	Stock	Replace- ment
<u>Outerwear</u>						
Dress, summer	1	1	2	3/2	2	3/2
Dress, winter	2	1	3	3/2	2	2
Blouse	3	1	3	3/2	3	2
Skirt, summer	1	1	2	1	2	1
Skirt or jumper, winter	2	1	3	1	2	2
Sweater, cardigan	1	1/2	2	1/2	2	1
Sweater, pullover	1	1/2	2	1	2	1
Coat, heavy	1	1/3	1	1/3	1	1/3
Jacket or carcoat, light	1	1/2	1	1/2	1	1/2
Jacket or carcoat, heavy	-	-	1	1/2	1	1/3
Raincoat or all-purpose coat	1	1/2	1	1/3	1	1/3
Slacks (all year)	2	1	2	1	2	1
Bathing suit	1	1	1	1	1	1
Shorts	2	1	2	1	2	2
Jerseys	2	1	2	2	2	2
Snowsuit (2 piece)	1	2/7	-	-	-	-
Ski pants	1	5/7	1	1/2	1	1/2
Hat, summer	1	1/3	1	1/3	1	1/3
Hat, winter	1	1/2	1	1/2	1	1/3
<u>Under garments</u>						
Panties	4	4	3	3	3	3
Vests	3	3/2	-	-	-	-
Bras	-	-	2	1	2	2
Slips	1	1/2	2	1	2	2
Leotards or panty hose	4	2	3	2	3	2
Garter belt	-	2/7	1	1	1	1
Girdle	-	-	1	1/3	1	1
<u>Footwear</u>						
Shoes, oxfords or dress	1	1/2	2	1	2	1
Shoes, casual	1	1	1	1	1	1
Shoes, running	2	1	1	1	1	1
Socks	2	2	3	2	3	2
Hose	-	4/7	2	3	3	6
Slippers	1	1/2	1	1/2	1	1/3
Overshoes or snowboots	1	1	1	1/2	1	1/2
Rainboots or rubbers	1	1	1	1/2	1	1/2
<u>Miscellaneous</u>						
Pyjamas	3	2/3	3	2/3	3	2/3
Bathrobe	1	1/3	1	1/3	1	1/4
Gloves or mitts	3	1	2	1	2	1
Scarf	1	1	2	1	2	1
Belt	-	-	1	1/3	1	1
<u>Dry Cleaning</u>						
Coats	-	2	-	3	-	3
Dresses	-	1	-	2	-	3
Skirts and jumpers	-	2	-	2	-	4
<u>Shoe Repairs</u>						
Half soles & heels	-	1	-	1	-	2

Boys By Age Groups

Articles of Clothing	5 - 7		3 - 11		12 - 14		15 or more	
	Stock	Replace- ment	Stock	Replace- ment	Stock	Replace- ment	Stock	Replace- ment
<u>Outerwear</u>								
Suit	-	-	-	-	-	-	1	1/2
Slacks, dress	1	1	1	1	1	1	1	1
Slacks, casual	-	-	-	-	2	1	3	3/2
Sports jacket	1	1/2	1	1/2	1	1/2	2	1/2
Dress shirt	1	1/2	1	1	2	1	1	1
Sports shirt	2	1	3	1	3	3	4	3/2
Sweater (pullover or cardigan)	1	1/2	1	1	1	1	1	1
Jeans	3	3	3	2	2	1	2	1
Jersey (T-shirt)	3	2	3	2	3	2	3	1
Heavy jacket/coat	1	1/2	1	1/2	1	1/3	1	1/3
Light jacket (all- purpose)	1	1/2	1	1/2	1	1/2	1	1/3
Raincoat	1	1/3	1	1/4	-	-	-	-
Bathing suit	1	1	1	1	1	1	1	1
Shorts	2	1	2	1	2	1	2	1/2
Cap or hat	1	1/2	1	1/2	1	1/2	1	1/2
Snowsuit (2 piece)	1	1/2	-	-	-	-	-	-
Ski pants	-	-	-	1/2	1	1	1	1
<u>Under garments</u>								
Shorts	4	2	4	2	4	2	4	2
T-shirts (others in- cluded as outerwear)	3	1	3	1	3	1	3	1
<u>Footwear</u>								
Shoes, oxfords	1	1	2	1	2	1	2	1
Shoes, running	2	1	2	1	2	1	2	1
Galoshes or rubber boots	1	1/2	1	1/2	1	1/2	1	1/2
Snowboots	1	1/2	1	1/2	1	1/2	1	1/2
Socks, heavy sports	2	1	2	1	2	1	2	1/2
Socks, light	6	6	6	6	5	5	5	5
Slippers	1	1/2	1	1/2	1	1/2	1	1/3
<u>Miscellaneous</u>								
Pyjamas	3	2/3	2	2/3	2	1/2	2	1/2
Bathrobe	1	1/3	1	1/3	1	1/4	1	1/4
Scarf or tie	1	1	1	1	1	1/2	1	1/2
Mitts or gloves	3	2	3	2	2	1	2	1
Belt	1	1/3	1	1/3	1	1/4	1	1/4
<u>Dry Cleaning</u>								
Coats	-	-	-	-	-	2	-	2
Suits	-	-	-	-	-	-	-	1
Slacks	-	-	-	-	-	2	-	2
Jackets	-	1	-	1	-	1	-	2
<u>Shoe Repairs</u>								
Half soles & heels	-	1	-	1	-	1	-	2

Women

<u>Articles of Clothing</u>	Working outside the home		Working inside the home	
	<u>Stock</u>	<u>Replace- ment</u>	<u>Stock</u>	<u>Replace- ment</u>
<u>Outerwear</u>				
Hat, summer/winter	1	1	1	2/3
Coat, heavy car coat	1	1/7	1	1/5
Coat, heavy tailored	1	1/3	1	1/5
Raincoat, all purpose	1	1/3	1	1/3
Suit or pant suit	1	1/2	1	1/4
Dress: winter "dressy"	1	1/2	1	1/3
summer "dressy"	1	1/2	1	1/2
winter casual	2	1	1	1/2
summer casual	3	1	2	1½
Skirt, summer	1	1/2	1	1/3
Skirt or jumper, winter	2	1	1	1/2
Blouse	4	1	2	1/2
Sweater	2	1	2	1
Slacks	1	1/2	2	1
Shorts	1	1/4	2	1/2
Bathing suit	1	1/2	1	1/2
<u>Under garments</u>				
Vests/undershirts	1	1/10	1	1/10
Panties	4	2	4	2
Bras	3	1	2	1
Leotards	2	1	2	1
Slips	2	2	2	1
Nightwear	3	2/3	3	2/3
Bathrobe	2	1/3	2	1/2
<u>Footwear</u>				
Shoes, summer & winter	4	2	3	2
Slippers	1	1/2	1	1/2
Snowboots	1	1/2	1	1/3
Rainboots or galoshes	1	1/2	1	1/3
Socks	2	2	2	2
Hose and/or pantyhose	3	15	3	12
<u>Miscellaneous</u>				
Gloves	2	3/2	2	1
Scarf	3	1	2	1
Bag	1	1/3	1	1/3
<u>Dry Cleaning</u>				
Coats	-	2	-	2
Suit	-	3	-	1
Dresses	-	3	-	2
Skirts	-	2	-	1
<u>Shoe Repairs</u>				
Half soles & heels	-	2	-	1

(Table 5 continued)

<u>Articles of Clothing</u>	Men					
	Blue Collar		White Collar		House	
	Worker	Stock	Worker	Stock	Worker	Stock
<u>Outerwear</u>						
Hat or cap	2	1/5	2	1/5	2	1/5
Overcoat	1	1/7	1	1/7	1	1/7
Car coat or top coat, water repellent	1	1/5	1	1/5	1	1/5
Sports jacket	1	1/4	2	1/3	1	1/4
Suit, all year	1	1/3	2	1/2	1	1/3
Slacks, dress	2	1	2	2	2	1
Pants, work or casual	2	3/2	1	1	2	3/2
Shirts, dress	2	1	3	3/2	2	1
Shirts, sport	3	2	3	2	3	2
Work shirts	3	2	-	-	-	-
Sweater, jacket type	1	1/3	1	1/4	1	1/3
Sweater, pullover	2	1	2	1/2	2	1
Bathing suit	1	1/3	1	1/3	1	1/3
Shorts	2	1/3	2	1/3	2	1/3
<u>Under garments</u>						
T-shirt or vest	3	3	3	1	3	1
Shorts/Drawers	3	3	4	2	4	2
Pyjamas	2	2/3	2	2/3	2	2/3
Bathrobe	1	1/10	1	1/10	1	1/10
<u>Footwear</u>						
Shoes (dress)	2	3/4	2	3/4	2	3/4
Snowboots	1	1/2	1	1/3	1	1/2
Rubbers and/or rubber boots	1	3/4	1	3/4	1	3/4
Socks, light	4	4	4	6	4	4
Socks, heavy	3	3	1	1	2	2
Slippers	1	1/3	1	1/3	1	1/3
Workboots	1	3/4	-	-	-	-
<u>Miscellaneous</u>						
Belts	2	1/3	2	1/3	2	1/3
Ties	2	1	4	3	2	1
Scarf	1	1/3	2	1/3	1	1/3
Gloves (work or dress)	3	7/4	2	7/4	2	7/4
<u>Dry Cleaning</u>						
Coats	-	1	-	2	-	1
Suits	-	2	-	3	-	2
Jacket	-	1	-	2	-	1
Slacks	-	2	-	3	-	2
<u>Shoe Repairs</u>						
Half soles & heels	-	2	-	2	-	2

TABLE 6Section A: The Standard for Infant Needs

<u>Item</u>	<u>Purchases from birth to 6 months</u>	<u>Purchases from 6 to 12 months</u>
<u>Clothing</u>		
Set: Sweater, booties, bonnet	2	-
Diapers, per dozen	3	1
*Disposable diapers (pkg. 48)	2	2
Plastic pants	3	3
Nightgowns (optional)	3	-
Sleepers	3	2
Shirts	4	4
Sweater	-	2
Bunny bag	1	1
Shoes	1	1
Bib	3	3
Socks	2	3
<u>Bedding and Linen</u>		
Receiving blanket	3	-
Lap pad	4	-
Crib sheet	3	1
Rubber sheet	1	1
Bath towel	2	-
Wash cloth	2	2
Blanket (crib size)	2	-
<u>Food Service Needs</u>		
Bottles and nipples	9	-
Measuring cup (pyrex)	1	-
Measuring spoon set (metal)	1	-
Bottle brush	1	1
Dish with heatable bottom	-	1
Spoon	1	-
Mug	-	1

*For use on holidays or in case of illness.

(Table 6 continued)

<u>Item</u>	<u>Purchases from birth to 6 months</u>	<u>Purchases from 6 to 12 months</u>
Furniture		
Crib and mattress	1	-
Toilet chair or seat	-	1
Bath tub	1	-
High chair	-	1
Play pen	1	-
Carriage or stroller	1	-
Car seat	-	1
Snugli	1	-
Miscellaneous		
Toys	4	4
Diaper pail	1	-
Diaper pins (large)	4	4
Absorbent cotton, box or bag	6	4
Soap, cake	6	6
Baby oil, bottle	4	3
Hair brush and comb	-	1
Powder, large	3	3

Section B: The Standard for Maternity Clothes

<u>Item</u>	<u>Quantity</u>
Outerwear	
Dress	1
Overblouse	2
Slacks	2
Under garments	
Maternity panties	3
Support hose	3
Maternity bra	2
Sleeping garments	2

* HOUSING *

HOUSING

The standard for housing represents the structural condition, facilities and occupancy patterns necessary for safety, health, social and personal well-being. For the purposes of this Guide, the Property Standards By-law number 74-74 for the City of Hamilton has been adopted as the standard. Similar provisions have been assumed for the remaining area municipalities.

There is no comprehensive information at this time on housing costs adaptable to budgeting purposes. Even if there were, no necessary relationship exists between housing costs and shelter standards. This applies especially to older housing in central areas where existing housing stock remains significant in providing low-cost ownership and rentals for persons and families who are often also newcomers to the community. Large differences must be expected in what families can pay or must pay.

The Guide does not attempt to estimate costs of home ownership, which along with mortgage, insurance and taxes would involve estimates of home maintenance and repairs. Where applicable, budget users would have to integrate such expenditures in a particular budget.

COSTS

Budget users will often find it advisable to accept the actual cost of shelter in place of a budget estimate.

Certain housing benchmarks, however, can be offered. A general floor of rental costs is provided by public housing and the quality of shelter can be assumed to be in accord with shelter standards.

A. Ontario Housing Corporation

Ontario Housing Corporation rents are geared to income regardless of the size or type of accommodation provided. The basic scale is for serviced accommodation, i.e. including heat, water, hot water, stove and refrigerator. The scale starts at \$37.00 per month for incomes of \$192.00 per month and less, and is geared to a maximum of about 25 percent of gross income. Theoretically there is no income limit on residence. The examples of rents shown in Table 7 include charges for heat, hydro, water, hot water, stove and refrigerator. If other services are provided, the rents will be slightly higher. If fewer services are provided, the rents will be lower. There is a monthly reduction for each child down to a minimum rent of \$28.

TABLE 7

Ontario Housing Corporation Rent-to-Income
Scale for Serviced Accommodation

Monthly Income \$	Monthly Rent \$	Per Cent Rent/Income
Up to 192	37	19.3
193 - 226	38-48	21.2 - 24.9
227 - 241	49-53	22.0 - 23.3
242 - 275	54-64	23.3 - 26.4
276 - 300	64-72	24.0 - 26.1
301 - 327	72-81	24.8 - 26.9
328 - 370	81-95	25.7 - 29.0
371 - 386	95-100	25.9 - 27.0
387 - 420	100-110	26.2 - 28.4
421 - 440	110-115	26.1 - 27.3
441 - 480	115-125	26.0 - 28.3
481 - 500	125-130	26.0 - 27.0
Above 500	25% of income	

B. Non-Profit Housing

Victoria Park Community Homes represents the stock of non-profit housing in the Region. The subsidized units are monitored by the Ministry of Housing under the Community Sponsored Housing Program. Accordingly, 25 percent of the units in any development may be subsidized. Victoria Park with a total of 262 units, contains 66 subsidized units while the remaining units are rented at regular rates (established by the development).

Victoria Park contains mostly 2 and 3 bedroom units, for there is only one 1-bedroom unit and one 4-bedroom unit. Families are given preference.

The majority of the units in Victoria Park are not subsidized, however, since they are being operated on a non-profit basis rents are often lower than private market rentals. The monthly rental rate for the non-subsidized units excludes heat and hydro.

Under the Community Sponsored Housing Program, 25 percent of the Victoria Park units are government subsidized. Rents are paid in accordance to the Ontario Housing Corporation's Rent-to-Income scale. The tenant pays rent depending upon his/her income and the provincial and federal governments pay the difference between the rent charged by the development and the rent payed by the tenant on a 50:50 cost sharing basis.

TABLE 8

Victoria Park Non-Profit Housing
Average Rental Range

	<u>Average Rental Range</u>	
	<u>Monthly</u>	<u>Yearly</u>
Non-subsidized (2-3 bedrooms)	\$275-295	\$3300-3540
Subsidized (2-3 bedrooms)		Rent geared to income

C. Limited Dividend

Limited dividend housing is generally available at lower than market value rentals because the developer agrees to limit profits in exchange for lower financing costs provided through the Canada Mortgage and Housing Corporation.

The cost of this type of accommodation can vary a good deal due to variations in financing and operating costs, varying land costs, and differences in properties (costs are much lower in buildings erected earlier). There are income limits on residence. In the new buildings at maximum incomes, rents are about 25 percent of gross income.

There are over 700 limited dividend units in Hamilton-Wentworth in 7 major projects - 3 townhouse, 3 apartment complex, and 1 detached. Table 9 shows the costs of rents for townhouse and apartment complexes only built after 1960 as recommended by CMHC. It should be noted that there are more limited dividend units in other areas which have not been included in these 7 projects. An exact figure is not readily available, but there may be as many as 1400 limited dividend units in the Region.

The figures in Table 9 represent average rents only. Costs will vary depending on the size, location, services provided, etc., in the unit.

TABLE 9

Cost of Rents in
Limited Dividend Housing

	<u>Average Rental Costs</u>	
	<u>Monthly</u>	<u>Yearly</u>
Townhouse units		
2 Bedrooms	\$271	\$3252
3 Bedrooms	308	3696
Apartment units		
1 Bedroom	\$231	\$2772
2 Bedrooms	266	3192
3 Bedrooms	306	3672

D. Rent Supplement Program

Families as well as senior citizens and the disabled are eligible to apply for rent supplement housing. Families are expected to pay up to 25 percent of income for housing. The rent supplement covers the difference between the rent level and what the family pays under the rent-to-income schedule. This program is funded 50% each by the federal and provincial levels of government and is administered by the Ontario Housing Corporation through local Housing Authorities in most municipalities.

Ontario Housing Corporation maintains a stock of rent supplement units under contract with private landlords. Families, disabled persons under 60 years of age, and seniors over 60 years, at time of application may indicate a preference for a rent supplement unit; however, placement will take longer than for the greater numerical number of regular O.H.C. units owned and operated by the Hamilton-Wentworth Housing Authority. There are approximately 248 family rent supplement units in the Region at present.

E. Private Market Rents

Average rentals have been calculated from the Canada Mortgage and Housing Corporation's Rental Apartment Vacancy Survey report for April, 1980. Rental costs for bachelor, one -, two -, and three - bedroom apartments in the private market are presented.

The survey area includes the Regional Municipality of Hamilton-Wentworth plus the Town of Grimsby. Rent figures have been 'weighted' according to the number of units represented in order to more accurately reflect average rents.

TABLE 10

Private Market
Average Rental Costs

	<u>Monthly</u>	<u>Yearly</u>
Bachelor	\$173	\$2076
1 Bedroom	213	2556
2 Bedrooms	255	3060
3 Bedrooms	318	3816

STANDARDS

The Property Standards By-law 74-74 for the City of Hamilton is an enforceable by-law which for the purposes of this Guide has been adopted as the standard. A detailed description of the by-law can be obtained from City Hall.

It is important to note that violation of the by-law is punishable upon summary conviction by a fine not exceeding \$1,000.00, exclusive of costs. Furthermore, the City has the right to repair or demolish any property whose owner or occupant fails to meet a by-law order at the expense of the owner or occupant.

The standard for Housing is thus represented by the prices shown in the 'Costs' section as enforceable through the Property Standards By-law 74-74.

* UTILITIES AND FUEL *

UTILITIES AND FUEL

Quantities of gas and electricity for cooking, water, heating, lighting and operating household appliances were supplied by utility companies. However, it must be stressed that the figures shown represent average consumption levels only since no accurate means is available to develop quantity standards by family size. Thus, the quantity standard shown by family size, and the resulting costs, are intended as general guides; a good deal of variation in the experience of individual families is to be expected. The Utilities and Fuels standards are thus represented by the following costs.

COSTS

A. Gas

The costs for gas represent average costs (and consumption) only. The figures are based upon a cost of \$3.48 for the first 1065 cubic feet, and 0.358676¢ for each additional cubic foot. Consumption figures (and thus, costs) are only estimates.

TABLE 11

Estimated Costs For Gas

		Number of Persons in Family			4 + For Each Additional Person Add:
		1	2	3	
<u>Cooking</u> (cu. ft.)		2500	5000	7500	2500 each
Yearly	\$	8.63	17.59	26.56	8.97
Monthly	\$	0.72	1.47	2.21	0.75
Weekly	\$	0.17	0.34	0.51	0.17

Estimated Costs For Gas - continued

Number of Persons in Family			4 + For Each Additional Person Add:	
	1	2	3	
Water				
<u>Heating</u> (cu. ft.)	15455	21636	27818	6182 each
Yearly \$	55.09	77.26	99.43	22.17
Monthly \$	4.59	6.44	8.29	1.85
Weekly \$	1.06	1.49	1.91	0.43
Cooking & Water				
<u>Heating</u> (cu. ft.)	17955	26636	35318	8682 each
Yearly \$	64.06	95.20	126.34	31.14
Monthly &	5.34	7.93	10.53	2.60
Weekly &	1.23	1.83	2.43	0.60

B. Home Heating

The home heat standard represents the average cost of heating a house by gas or oil. The standard for oil represents the average cost of heating (a) an older house, 1,000 sq. ft., using 700 to 800 gallons of oil, and (b) a new free-standing bungalow, 1,000 sq. ft., using 1,000 to 1,100 gallons. The allocation is 900 gallons @ 74.0 cents (or 16.4 cents per litre). The equivalent to 900 gallons of oil is 1,501 C.C.F. of natural gas @ 32.676 cents for the first 10.65 C.C.F. each, & 35.8676 cents for each remaining C.C.F.

TABLE 12Average Home Heating Costs

	<u>Yearly</u>	<u>Monthly</u>	<u>Weekly</u>
Oil	\$666.00	\$55.50	\$12.81
Gas	538.03	44.84	10.35

C. Water

In Hamilton-Wentworth some homes pay their water bill according to their water meter (by consumption) while un-metered homes pay according to the assessed value of the home. Costs shown represent average calculations for both metered and un-metered homes and apply generally to a six-room house with one basin, one bath, one toilet, one kitchen sink, one pair of laundry tubs, and includes a 100 percent sewage charge. Current prices are as follows: (1) \$4.40 for the first 14 cu.m., and (2) 20.3 cents for every cubic meter thereafter (billing every 3 months).

TABLE 13

Average Cost of Water

City of Hamilton

<u>Yearly</u>	<u>Monthly</u>	<u>Weekly</u>
\$130.00	\$10.83	\$2.71

D. Electricity

Costs of electrical energy can vary greatly from household to household in the Region depending upon family size, consumption, personal preferences, and other factors. The estimates shown represent averages and distinguish between families with owned and with rented water heaters. Current prices are as follows:

- (1) \$0.076 for the first 50 kW.h per month each.
- (2) \$0.039 for the next 200 kW.h per month each.
- (3) \$0.029 for all additional kilowatt hours per month each.

The minimum bill charged is \$4.00 per month.

TABLE 14

Estimated Costs for Electricity
City of Hamilton

		Number of Persons in Family			4+ For Each Additional Person Add:
		1	2	3	
<u>Base Load*</u> (kW.h)		1600	1800	2000	200 each
Yearly	\$	84.60	92.40	100.20	7.80
Monthly	\$	7.05	7.70	8.35	0.65
Weekly	\$	1.63	1.78	1.93	0.15
<u>Base Load</u> <u>& Cooking</u> (kW.h)		2100	2500	2900	400 each
Yearly	\$	104.10	119.70	135.30	11.60
Monthly	\$	8.68	9.97	11.27	0.97
Weekly	\$	2.00	2.30	2.60	0.22
<u>Base Load</u> <u>Cooking, Water</u> <u>Heating Customer</u> <u>Owned</u>					
Yearly	\$	268.26	283.86	299.46	11.60
Monthly	\$	22.36	23.83	25.13	0.97
Weekly	\$	5.16	5.46	5.76	0.22
<u>Base Load</u> <u>Cooking, Water</u> <u>Heating Rental</u>					
Yearly	\$	290.70	306.30	321.90	11.60
Monthly	\$	24.23	25.52	26.82	0.97
Weekly	\$	5.59	5.89	6.19	0.22

*Cost for lighting and operating household appliances - radio, television, iron and other small appliances. Note that for facility in use, the costs of the base load are included in all categories of costs for electricity. Electrical costs assume base load will be consumed first.

* HOMEFURNISHINGS AND EQUIPMENT *

HOMEFURNISHINGS AND EQUIPMENT

Homefurnishings, like clothing, is an area of spending for which no objective standards exist. Yet, comfortable homefurnishings can make an important contribution to family well-being.

The standard for homefurnishings and equipment was developed through three sources: studies of family expenditures and possessions, examination of other budget standards and the inclusion of what seemed reasonable requirements for families. Governing factors in the selection of items to be priced were low cost and durability.

The budget for homefurnishings and equipment assumes gradual replacement of items over the years, or depreciation over the expected period of use. Thus, the average costs shown do not necessarily represent actual expenditures per year, but budget allocations - or saving - required to maintain basic inventories of furnishings and equipment.

Many families today purchase major homefurnishing items on installment plans, or through some other form of credit. The costs shown represent annual allocations for cash purchases of all items. With the use of credit, costs would be considerably higher.

The cost of a fridge and stove is assumed to be included in rent. Homefurnishings of which the prime function is recreation (e.g. radio) have been included in the section on Recreation.

COSTS

A. Homefurnishings and Equipment

Costs of maintaining an adequate inventory of homefurnishings and equipment are shown below, by family size.

TABLE 15

Average Cost of Homefurnishings and Equipment

<u>Family Size</u>	<u>Yearly</u>	<u>Monthly</u>	<u>Weekly</u>
	\$	\$	\$
One person	273.80	22.82	5.27
Two persons	363.64	30.30	6.99
Three persons	445.09	37.09	8.56
Four persons	527.08	43.92	10.14
Five persons	585.08	48.76	11.25
Six persons	643.08	53.59	12.37
Seven persons	701.08	58.42	13.48
Eight persons	759.08	63.26	14.60
Nine persons	817.08	68.09	15.71
Ten persons	875.08	72.92	16.83

Where use of credit is indicated for the purchase of an article, add the credit cost to the cash cost of the article.

B. Household Operation

Amounts required for all items for household operation were developed through analysis of other budget standards in Toronto. In addition, studies of family consumption and expenditures were consulted in making judgments of quantities required.

All households have been allocated a washer and dryer in the homefurnishings section for reasons of greater economy.

TABLE 16

Average Cost of Household Operation

<u>Family Size</u>	<u>Yearly</u>	<u>Monthly</u>	<u>Weekly</u>
	\$	\$	\$
One person	79.27	6.61	1.52
Two persons	147.52	12.29	2.84
Three persons	181.63	15.14	3.49
Four persons	213.07	17.76	4.10
Five persons	227.43	18.95	4.37
Six persons	248.74	20.73	4.78
Seven persons	270.05	22.50	5.19
Eight persons	291.35	24.28	5.60
Nine persons	312.66	26.06	6.01
Ten persons	333.97	27.83	6.42

STANDARDS

A. Homefurnishings and Equipment

Annual replacement rates required to maintain adequate inventories of homefurnishings and equipment are shown in detail below, for families of specified sizes.

TABLE 17

Quantity Standard for Homefurnishings and Equipment

The replacement rates shown reflect the expected durability of the article. Thus, a chair lasting 5 years is shown as 1/5, or one purchase every 5 years. These also provide a means of pro-rating costs to an annual basis, e.g. one-fifth of the cost of the chair is included in the annual budget.

<u>Item</u>	<u>One person</u>	<u>Two persons</u>	<u>Four persons</u>	<u>Eight persons</u>
<u>Living Room & Dining Area</u>				
Bed chesterfield	1/15	1/15	1/15	1/10
Chair	1/20	1/10	1/10	1/10
End table or coffee table	1/20	1/20	1/10	1/10
Floor or pole lamp	1/10	1/10	1/5	1/5
Table lamp	1/10	1/10	1/8	1/4
Rug (9' x 12')	1/15	1/15	1/10	1/5
Window covering	1/15	1/15	1/10	1/5
Dinette table and 2 chairs	1/20	1/20	1/15	1/10
Dining chairs (2)	-	1/20	1/15	1/10

(Table 17 continued)

Item	One person	Two persons	Four persons	Eight persons
<u>Bedrooms</u>				
Double metal frame	-	1/20	1/20	1/20
Boxspring & mattress (double)	-	1/15	1/15	1/15
Boxspring & mattress (single)	-	-	1/15	1/7
Dresser with mirror	-	1/20	1/20	1/20
Chest	1/20	1/20	1/20	1/20
Night table or desk	-	1/20	1/20	1/20
Chrome chair	-	1/20	1/10	1/4
Mirror	-	1/10	1/10	1/10
Lamps (2)	-	1/15	1/15	1/10
Rug (1 large or 2 small)	-	1/5	1/3	1/2
Window coverings - sheer	-	1/5	1/5	1/2
Window coverings - drapes	-	1/15	1/15	1/10
<u>Kitchen Equipment & Tableware</u>				
Pots and pans	1/10	1/10	1/7	1/7
Small utensils	1/5	1/5	1/4	1/3
Flatware and glassware	1/12	1/6	1/3	1/2
Dishes	1/10	1/10	1/5	1/3
Window coverings	1/5	1/5	1/4	1/2
<u>Appliances and Related Equipment</u>				
Vacuum cleaner	1/15	1/15	1/15	1/12
Toaster	1/12	1/12	1/12	1/10
Electric iron (automatic, steam)	1/15	1/15	1/10	1/6
Ironing board and pad	1/20	1/20	1/17	1/10
Hand food mixer	1/10	1/10	1/10	1/8
Electric kettle or Electric frypan	1/10	1/10	1/10	1/8
Electric range	1/15	1/15	1/15	1/12
Refrigerator	1/15	1/15	1/15	1/12
Sewing machine	1/25	1/25	1/25	1/20
Washing machine	1/15	1/15	1/10	1/10
Dryer	1/15	1/15	1/12	1/10
<u>Household Linens*</u>				
Pillows	1/10	1/5	2/5	4/5
Sheets, pair (double)	1/2	1/2	1/2	1/2
Sheets, pair (twin)	-	-	1	3
Pillow cases, pair	1/4	1/2	1	2
Blankets	1/10	1/5	1/3	1
Bedspreads	1/10	1/10	1/3	1
Towels, pair (bath)	1/6	1/3	2/3	4/3
pair (hand)	1/6	1/3	2/3	4/3
pair (washcloth)	1/6	1/3	2/3	4/3
Shower & bathroom curtains	1/10	1/10	1/5	1/5
Tea towels or kitchen towels (6)	1/4	1/2	1	2
Table cover	1/10	1/10	1/5	1
Place mats (4)	1/10	1/10	1/5	1
Bath mat	1/10	1/10	1/5	1

*Stock: per bed - four sheets, two blankets and one bedspread; per person - two pillow cases, one pillow, two sets of towels. (Stock represents sufficient supply to allow one item or set to be used while one is being laundered.)

B. Household Operation

TABLE 18

Quantity Standard for Household Operation

If the amounts purchased are less than a whole number per year, quantities are shown in fractions, which indicate the normal length of time supplies last and also provide a means of pro-rating their cost to an annual basis. For example, a bottle of furniture polish lasting two years is shown as 1/2, i.e., one purchased every two years, and 1/2 of the price is included in the annual cost.

<u>Item</u>	<u>One person</u>	<u>Two persons</u>	<u>Four persons</u>	<u>Eight persons</u>
<u>Laundry, Cleaning & Maintenance Supplies</u>				
Detergent powder (80 oz.)	4	9	14	16
Detergent liquid (32 oz.)	4	8	12	17
Starch, spray (14 oz.)	11	2	4	5
Bleach (128 oz.)	2	4	6	7
Scouring powder (14 oz.)	7	15	17	22
Scouring pads (box of 4)	3	6	9	12
Floor wax (27 oz.)	2	3	4	5
Light bulbs	10	11	15	20
Other*	(25% of above)			
<u>Paper Supplies</u>				
Serviettes (box of 60)	11	15	19	37
Toilet paper (420 sheet roll)	20	40	56	112
Paper towels (75 x 2 ply)	5	7	9	10
Other	(Represents 33% of paper items above)			

*Includes cleaning equipment, tools, mending supplies, etc.

NOTE: Dry cleaning costs are included under the Clothing standard.

* HEALTH CARE AND PERSONAL CARE *

HEALTH CARE AND PERSONAL CARE

Personal expenditures for health care form a basic part of any family budget. However, the development of a typical budget which could be regarded as one reflecting the needs of all families is difficult to develop because health care expenditures are directly related to the need for health care over which people have little control. Some families for example, need a great deal of medical or dental care; others need very little in any given period of time.

Existing premium rates for health insurance coverage provided under the Ontario Health Insurance Plan (OHIP) for public ward level have been adopted as the standard on which the hospital and medical care component cost has been computed.

OHIP is available to all permanent residents of Ontario, and covers necessary medical care, 24 dental surgical procedures if carried out in-hospital, certain preventive procedures such as health examinations for school children, family planning and cancer detection, specified optometrical and limited chiropractic, osteopathic and podiatric services, as well as hospital insurance coverage.

The pattern of development of government-sponsored health care insurance will doubtless be augmented in time with other health care benefits such as nursing home and dental care, prescription drugs, appliances, etc., though such development in view of the costs involved will likely provide a standard form of coverage only.

COSTS

A. Health Care

TABLE 19

Average Costs of Health Care Needs

	<u>Yearly</u> \$	<u>Monthly</u> \$	<u>Weekly</u> \$
<u>Hospital & Medical (OHIP)</u>			
Individual	240.00	20.00	4.62
Family of two or more	480.00	40.00	9.23
<u>Prescription Drugs</u> ¹			
Individual	82.68	6.89	1.59
Family of two or more	140.88	11.74	2.71
<u>Dental</u> ²			
Individual	94.80	7.90	1.82
Family of two or more	204.00	17.00	3.92
<u>Other Health Care Needs</u> ³			
Individual	19.12	1.59	0.37
Family of two	38.24	3.10	0.74
Family of three or more	47.80	3.98	0.92

1 Costs are based upon the difference in premiums of the Extended Health Care Program's plan with prescription drugs and without prescription drugs for an individual plan. Group plan premiums would be less expensive depending upon the number of persons involved, etc. Individual plans are subject to periodic enrollment.

For many individuals and families, the additional yearly cost for prescription coverage may not warrant the utility of a prescription plan and, thus, people may prefer to purchase prescription drugs themselves, as required, from their local pharmacy. The health and financial status of the individual/family may be a factor in deciding whether to purchase insurance or pay prescription costs out-of-pocket.

2. Costs are based upon premiums for a Green Shields 'Plus One' dental plan. The rates are:

Individual - \$7.90 per month
Family - \$17.00 per month.

This plan includes examinations, X-rays, fillings, extractions, denture repairs and other basic services. The premiums are estimated rates if a universal prepaid governmental dental insurance plan were available. Plans for dental insurance are only available to groups through company participation. Green Shields 'Plus Two' plan offers the same benefits as the 'Plus One' plan with additional coverage for surgery, endodontic, and periodontic work at the following rates:

Individual - \$9.00 per month
Family - \$19.30 per month.

Actual average dental costs charged by dentists were hard to obtain since prices, and dental work that needs to be done in each family, vary so much. However, the Ontario Dental Association concurs with the costs shown in the Table as representing an adequate indicator of actual dental costs per year.

3. Costs have been updated using Statistics Canada's Consumer Price Index for Health Care (based on the Toronto Budget Guide For Single Parents, 1979). The costs are for the Metro area, and slight variations in prices should be expected between Toronto and Hamilton-Wentworth. The figures shown include costs for glasses, private nursing services, and appliances.

B. Medicine Chest Supplies

Home medical supplies are required by most families. The standard for medicine chest supplies, developed in consultation with health agencies, represents basic necessities for emergencies and for treatment of minor ills.

TABLE 20

Average Costs for Medicine Chest Supplies

<u>Family Size</u>	<u>Yearly</u>	<u>Monthly</u>	<u>Weekly</u>
1 - 2 persons	\$ 18.92	\$ 1.58	\$ 0.36
3 - 5 persons	38.23	3.19	0.74
6 or more persons	60.36	5.03	1.16

C. Personal Care

The importance of personal care and physical hygiene for a person's self-conception, health, social relations, employment and other situations scarcely needs stressing.

The standard and costs for personal care are shown according to age, sex and employment status and are based on judgments about current practices and expenditure studies.

TABLE 21

Average Costs for Personal Care Needs

<u>Age, Sex, Activity Group</u>	<u>Yearly</u> \$	<u>Monthly</u> \$	<u>Weekly</u> \$
<u>Child</u>			
<u>Infant*</u>	23.23	1.94	0.45
2 - 5	46.45	3.87	0.89
6 - 11	50.95	4.25	0.98
<u>Boy</u>			
<u>12 - 15</u>	79.16	6.60	1.52
<u>16+</u>	116.22	9.69	2.24
<u>Girl</u>			
<u>12 - 15</u>	117.40	9.78	2.26
<u>16+</u>	179.08	14.92	3.44
<u>Man</u>			
<u>Employed</u>	165.05	13.75	3.17
<u>Woman</u>			
<u>Employed</u>	208.88	17.41	4.02
<u>Housewife</u>	204.90	17.08	3.94

*Infants are allocated one-half the cost of a child age 2 - 5 years.

STANDARDS

A. Health Care

The standard for Health Care is represented by the prices shown in the 'Costs' section (Table 19).

B. Medicine Chest Supplies

TABLE 22

Standard for Medicine Chest Supplies

<u>Supplies</u>	<u>1 - 2 persons</u>	<u>3 - 5 persons</u>	<u>6+ persons</u>
Thermometer	1/3	1/2	1/2
Tweezers	1/3	1/2	1/2
Safety pins, large (pkg.)	1/2	1	3/2
Medicine glass	1/5	1/4	1/3
Eye cup	1/5	1/4	1/3
Antiseptic solution (6 oz.)	1	2	3
Petroleum jelly (3.5 oz.)	2	3.5	4.5
Aspirin (bottle of 100)	2	4	6
Vitamin A & D ointment (4 oz.)	1/3	1/2	1
Triangular bandage	1/6	1/5	1/4
2" bandage (5 yds.)	1/2	1	2
Sterile gauze (12 pads)	1	2	4
Absorbent cotton (medium pkg.)	1	2	3
½" Adhesive tape (5 yds.)	2	4	6

C. Personal Care

TABLE 23

Personal Care - Services and Commodities Purchased
Per Year, by Age, Sex, Activity Groups

If the purchase rate is more or less than a whole number per year, quantities are shown in fractions, which indicate their normal durability and provide a means of pro-rating their cost to an annual basis. For example, a razor lasting five years is shown as 1/5, i.e. one every five years, and 1/5 of the price is included in the annual cost.

Item	Child	
	2 - 5	6 - 11
Haircut - professional service	3	4
Cleansing tissue - Box of 200 double	4	4
Toothbrush - child size	2	2
Toothpaste - 3 oz. tube	4	4
Toilet soap - hand size (4 oz.)	26	26
Hair brush and comb - child size	1/2	1/4
Shampoo - 8 oz. bottle	4	4

	Boys and Men		
	12 - 15	16+	Employed
Haircut - professional service	5	5	9
Cleansing tissue - Box of 200 double	5	5	5
Toothbrush - adult size	2	2	2
Toothpaste - 3 oz. size	4	4	4
Toilet soap - hand size (4 oz.)	26	26	26
Hairbrush and comb - reg. size	1/5	1/5	1/5
Shampoo - 8 oz. bottle	4	4	4
Nail brush and nail file	1/2	1/2	1/2
Razor - safety type	-	1/5	1/5
Razor blades - pkg. of 10	-	8	12
Shaving brush - reg.	-	1/2	1/2
Shaving cream - 11 oz. can	-	4	6
Miscellaneous items (deodorant, etc.)	Represents 15 percent of total personal care costs (Boys & Men)		

(Table 23 continued)

<u>Item</u>	<u>Girls and Women</u>			
	<u>12-15</u>	<u>16+</u>	<u>Employed</u>	<u>Housewife</u>
Haircut - professional service	2	4	4	4
Shampoo & set - professional	2	4	4	4
Home permanent	1	1	1	1
Home perm refill	-	-	1	1
Shampoo - 8 oz. bottle	4	4	4	4
Hair brush and comb	1/5	1/5	1/5	1/5
Cleansing tissue - box of 200	5	5	5	5
Toothbrush - regular	2	2	2	2
Toothpaste - 3 oz. tube	4	4	4	4
Toilet soap - hand size (4 oz.)	26	26	26	26
Nail brush & file	1/2	1/2	1/2	1/2
Lipstick	2	3	3	2
Foundation creme	-	2	2	2
Hand lotion - 4 oz.	1	1	2	3
Cleansing cream - 7 oz.	-	1	2	1
Sanitary napkins or tampons - pkg. of 12	9	9	9	9
Sanitary belt - reg.	1	1	1	1
Hair tinting and colouring	-	-	6	6
Miscellaneous (deodorant, shaving, etc.)	Represents 15 percent of total personal care costs (Girls & Women)			

*
* RECREATION *

RECREATION

Among all categories of family expenditure, the largest increases in recent years have been for recreation. It is in this area of spending that family and individual practices tend to be most individualistic.

The budget details recreation costs for the family as a unit and for individual family members by age, based on judgments of current practices and on records of family expenditures. Actual uses to which amounts may be put will vary with individuals, with family composition, with the preferences and customs of any given family.

The budget provides for a subscription to one daily newspaper, a magazine subscription each for Head and Spouse and a few paperbacks. The family reading tastes may readily be satisfied through public libraries. Family costs also provide for a one-week rental of a housekeeping cottage.

COSTS

A. Recreation, Reading, Gifts and Contributions

TABLE 24

Average Costs for Recreation,
Reading, Gifts and Contributions

	<u>Yearly</u>	<u>Monthly</u>	<u>Weekly</u>
1. <u>Adults</u>	\$	\$	\$
Head	653.76	54.48	12.57
Spouse	378.51	31.54	7.28
2. <u>Children</u>			
Under 6	31.50	2.63	0.61
6 - 11	126.90	10.58	2.44
12 - 15	182.76	15.23	3.51
16 - 18	221.64	18.47	4.26

TABLE 25

Annual Itemized Costs for Recreation, Reading,
Gifts and Contributions

1. <u>ADULTS</u>	<u>Head</u>	<u>Spouse</u>		
<u>Reading</u>				
Newspapers	55.00	-		
Books/Paperbacks	10.00	10.00		
Magazines	19.50	19.50		
<u>Recreation</u>				
Radio (table model)	3.47	-		
Television (colour)	53.50	-		
Record player	5.35	-		
Phonograph records	29.75	29.75		
Camera and film/development	54.09	46.16		
Service and repair**	35.00	35.00		
Admissions - movies*	17.50	17.50		
- other	8.75	8.75		
Memberships and dues**	32.50	32.50		
Other recreation (play, sports equipment)	47.98	47.98		
Housekeeping cottage rental***	150.00	-		
<u>Gifts & Contributions</u>	<u>131.37</u>	<u>131.37</u>		
<u>TOTAL</u>	<u>653.76</u>	<u>378.51</u>		
2. <u>CHILDREN</u>	<u>Under 6</u>	<u>6-11</u>	<u>12-15</u>	<u>16-18</u>
<u>Reading</u>				
Books/Paperbacks	-	5.00	10.00	10.00
Magazines	-	6.25	10.00	10.00
<u>Recreation</u>				
Admissions - movies*	-	15.00	36.00	54.00
- others	-	3.00	7.20	10.80
(as a % of movies)				
<u>Memberships and Dues***</u>	-	45.00	45.00	45.00
<u>Sports Equipment, Toys, Etc.</u>	31.50	31.50	44.10	54.90
- as a % of admissions and memberships				
<u>Miscellaneous</u>	-	21.15	30.46	36.94
Gifts, contributions, postage, writing materials, pets, etc., as a % of itemized recreation.				
<u>TOTAL</u>	<u>31.50</u>	<u>126.90</u>	<u>182.76</u>	<u>221.64</u>

*Movie admissions are figured at \$1.50 per admission for a child 13 - under and \$3.00 per admission for a child 13-17, and at \$3.50 for ages 18 and over.

**Cost taken from the Social Planning Council of Metropolitan Toronto's Guides for Family Budgeting, 1978.

***Cost taken from the Social Planning Council of Metropolitan Toronto's Budget Guide For Single Parents, 1970.

B. Communication

TABLE 26

Average Communication Costs

	Yearly	Monthly	Weekly
	\$	\$	\$
1. <u>Adults</u>			
Head	149.88	12.49	2.88
Spouse	21.59	1.80	0.42
2. <u>Children</u>			
Communication costs for children are included under Recreation, Reading, Gifts and Contributions as a percentage of Recreation costs.			

C. Alcoholic Beverages

The established use of alcoholic beverages should be recognized in a family budget if only to allocate a quantity and cost for festive occasions, legal holidays, birthdays, anniversaries, and visitors.

TABLE 27

Average Cost For Alcoholic Beverages

	Yearly	Monthly	Weekly
	\$	\$	\$
Head	116.21	9.68	2.23
Spouse	116.21	9.68	2.23

D. Tobacco Products

Increasing knowledge of the effects upon health of tobacco products suggests that use of tobacco may not correspond to an adequate standard of living. Agencies and families may wish to use their discretion whether to include tobacco products in a budget.

TABLE 28

Average Cost For Tobacco Products

	<u>Yearly</u> \$	<u>Monthly</u> \$	<u>Weekly</u> \$
Head	189.62	15.80	3.65
Spouse	172.38	14.37	3.32

A. Recreation, Reading, Gifts, and Contributions

TABLE 29

Recreation, Reading, Gifts and Contributions
Quantity Standard, Annual

1.	<u>ADULTS</u>	<u>Head</u>		<u>Spouse</u>	
<u>Reading</u>					
	Newspaper	Yearly subscription		-	
	Books/Paperbacks	4		4	
	Magazines	12		12	
<u>Recreation</u>					
	Radio (table model)	1/12		-	
	Television (colour)	1/12		-	
	Record Player	1/12		-	
	Phonograph records	4		4	
	Camera	1/15		1/15	
	Service and repair	\$35.00		\$35.00	
	Films and development	4		4	
	Admissions - movies	5		5	
	- other	50% of movies	50% of movies		
	Memberships and dues	1		1	
	Other recreation (play, sports equipment, other)	20% of total itemized recreation		Same amount for spouse	
	Housekeeping cottage rental	1 week		-	
<u>Gifts & Contributions</u>					
		30% of total itemized recreation		Same amount for spouse	
2.	<u>CHILDREN</u>	<u>Under 6</u>	<u>6-11</u>	<u>12-15</u>	<u>16-18</u>
<u>Reading</u>					
	Books/Paperbacks	-	2	4	4
	Magazines	-	5	8	8
<u>Recreation</u>					
	Admissions - movies	-	10	12	18
	- others	-	20%	20%	20%
	(as a % of movies)				
<u>Memberships and Dues</u>					
		-	1	1	1
<u>Sports Equipment, Toys, Etc.</u>					
	- as a % of admissions and memberships	same as 6-11	50%	50%	50%
<u>Miscellaneous</u>					
	Gifts, contributions, writing materials, postage, pets, etc., as a % of itemized recreation	-	20%	20%	20%

B. Communication

TABLE 30

Annual Communication Quantity Standard

<u>Adults</u>	<u>Head</u>	<u>Spouse</u>
Residential Telephone, basic monthly charges (@ \$9.06 including tax)	12	-
Long Distance, as percent of basic charges	18%	-
Postage, Telegraph, Express, as percent of total Telephone	10%	10%
Writing materials, as percent of total Telephone	2.5%	2.5%
Greeting Cards	15	15

C. Alcoholic Beverages

TABLE 31

Annual Quantity Standard For Alcoholic Beverages

<u>Alcoholic Beverage</u>	<u>Head</u>	<u>Spouse</u>
Beer - case of twenty-four 12 oz. bottles	5	5
Liquor - 710 ml. bottles	4	4
Wine (domestic) - 750 ml. bottles	4	4
Away from home as a percent of alcoholic beverages	20%	20%

D. Tobacco Products

TABLE 32

Annual Quantity Standard For Tobacco Products

<u>Tobacco Product</u>	<u>Head</u>	<u>Spouse</u>
Cigarettes, pack of 20	169	169
Other tobacco products as a percent of cigarettes	10%	-

* TRANSPORTATION *

COSTS

A. Public Transportation

Public transportation is generally regarded as the least costly means of travel, for budgeting purposes, within the Region. Costs are based on the average number of trips required for employment, schools, shopping, social and recreational activities of families travelling by the Hamilton Street Railway bus system.

TABLE 33

Budget Cost For Public Transportation

Within	Yearly	Monthly	Weekly
<u>Hamilton-Wentworth</u>	\$	\$	\$
Adult, employed - bus	288.00	24.00	5.54
- taxi	22.20	1.85	0.43
Adult, not employed* - bus	70.20	5.85	1.35
- taxi	22.20	1.85	0.43
Child, 5 - 11 years	5.85	0.49	0.11
12 - 16 years	55.58	4.63	1.07
Student, 17 - 21 years	111.15	9.26	2.14
Outside		Bus/Train	
<u>Hamilton-Wentworth</u>		Average Yearly Cost	
Adult, or Child age 12 years and over		\$	
		18.75	
Child, 5 - 11 years		9.38	
Child, under 5 years		Free	

*If the adult is the only adult in the household, one-half of the employed Adult cost is allocated, in recognition of the greater responsibility.

TABLE 34

Schedule of Fares, Public TransportationBus

Adult	5 for \$2.25
Senior Citizens	4 for \$0.90
Students (17 - 21 years)	4 for \$0.90
Children (16 years and under)	4 for \$0.45
Babies (under 5 years)	Free

Taxis

\$1.00 to get in the taxi and \$0.95 per mile thereafter.
Average fare is approximately \$3.70*

Vacation Trip (200 mile round-trip)Bus

Adult (average fare)	\$17.50
Child (5 - 11 years)	$\frac{1}{2}$ fare
Baby (under 5 years with parent or guardian)	Free

Train

Adult (average fare)	\$20.00
Child (5 - 11 years)	$\frac{1}{2}$ fare
Baby (under 5 years with parent or guardian)	Free

*Average fare cost for a taxi has been quoted from the Richmond Hill and Area Social Planning Council's Basic Living Costs in Richmond Hill (January 1980).

B. Private Transportation

It should be recognized that some 80 percent of families with children are car owners. In the circumstances of some families the cost advantage of public over private transportation will not always be clearcut or otherwise decisive. In any given case, judgment must determine whether the car is a matter of necessity or convenience. For budgetary purposes it is assumed only that a car is needed to reach places of work and given this need, it can be used economically also for collective family purposes. It carries, for example, four persons as cheaply as one.

TABLE 35

Transportation Costs Including Passenger Car

	<u>Yearly</u>	<u>Monthly</u>	<u>Weekly</u>
	\$	\$	\$
<u>Automobile</u>			
To work	544.50	45.38	10.47
Non-work uses	375.00	31.25	7.21
Vacation round-trip	50.00	4.17	0.96
<u>Public Transport</u>			
(additional to car allowance)			
Adult	22.50	1.88	0.43
Child, 5 - 11 years	2.81	0.23	0.05
12 - 16 years	49.50	4.13	0.95
Student, 17 - 21 years	99.00	8.25	1.90

STANDARDS

A. Public Transportation

TABLE 36

Standard For Public Transportation

Within		Adults	
		Employed	Not Employed
<u>Hamilton-Wentworth</u>			
To work		484 fares	-
Other		156 fares	156 fares
Taxi		6 fares	6 fares
Outside			
<u>Hamilton-Wentworth</u>			
Bus or Railway		200 miles	200 miles
Within		Children	
<u>Hamilton-Wentworth</u>		5 - 11 years	12 - 21 years
To school		-	390 fares
Other		52 fares	104 fares
Outside			
<u>Hamilton-Wentworth</u>			
Bus or Railway		200 miles	200 miles

B. Private Transportation

For individual calculations the standard allows 25 cents per mile travelled.

This cost is believed to cover operation and maintenance, that is, gasoline, lubrication, tires, batteries, insurance, registrations, repairs not covered by insurance, parking fees and the like. It does not include car purchase, finance charges or depreciation.

Use of a private car does not entirely eliminate use of public transportation.

TABLE 37

Transportation Standard For Family
With Employed Adult Operating a
Private Automobile

<u>Automobile</u>	<u>Yearly</u>	
To work	242 round-trips @ 9 miles	
Non-work uses	30 miles per week for 50 weeks	
One vacation round-trip	200 miles	
<u>Public Transport average per year (additional)</u>		
<u>Adult</u>		
	5 - 11 years	12 - 21 years
To work	-	-
To school	-	390 fares
Other	50 fares	50 fares

* SPECIAL SCHOOL NEEDS *

SPECIAL SCHOOL NEEDS

Expenses incidental to schooling, such as books and supplies, gym equipment, and other fees for group activities, vary from school to school and from course to course. Only in Grade 13 do students have to purchase their own text books. In elementary school, a child may need ball point pens, pencils (both lead and coloured), some paper for projects and a pencil case. At the senior elementary and secondary levels, gym suits are needed and student activity fees become a social, if not a legal, obligation. Students wishing to participate in some team sports may find it necessary to purchase more expensive than average running shoes and other equipment.

Excursions are now a normal part of studies. For elementary students, the Board of Education normally supplies buses. At the secondary level, buses may have to be rented and the students charged a fee.

It should be noted that many expenditures listed here which appear to be discretionary are, in fact, not so. The young person who is unable to participate in an activity with his/her peers may feel deprived, and in many activities participation is an important socializing element in his/her growing up.

After age 16, there is another kind of cost, the opportunity cost of foregone earnings. Students under 18 years can earn \$2.15 per hour, while the minimum wage is now \$3.00 per hour. This is not a direct cost but should be considered as one element in the total picture, especially for low-income families.

It should be mentioned that, while yearly costs are shown below, much of the cost falls in the month of September. Daily school transportation

costs for students, Grade 7 and above, are shown in the Transportation section. School lunches will often be optional and are not included in total school costs shown.

COSTS

TABLE 38

Average Cost Of Special School Needs

	<u>Yearly</u> \$	<u>Monthly</u> \$	<u>Weekly</u> \$
Grades 1 - 8 (Elementary)	36.56	3.05	0.70
Grades 9 - 12 (Secondary)	74.95	6.25	1.44
Grade 13 (Secondary)	199.95	16.66	3.85

TABLE 39

Annex 1 Itemized Costs of Special School Needs

Grade	Total Cost Per Year	B. Classroom Costs			C. Outside Classroom Costs		
		Swim* & Gym	Books	Supplies*	Field* Trips	Dances* Games	Locker Card
Grades 1-8 (Elementary)	\$36.56	25.00	-	Board Supplied	Board Supplied	2.00	4.06
Grades 9-12 (Secondary)	74.95	25.00	-	18.39	3.00	9.00	4.06
Grade 13 (Secondary)	199.95	25.00	125.00**	18.39	3.00	9.00	4.06
						10.00	10.00

*Costs have been recorded from the Metropolitan Toronto Social Planning Council's Budget Guide for Single Parents (1979). For field trips, the Board of Education pays \$0.92/student in elementary school, and \$200.00/secondary school in Hamilton.

**Covers costs of new books for first child entering Grade 13. Subsequent Grade 13 students would be able to use some books of older sibling. Cost has been estimated.

***Social events are a social, not a legal obligation. Cost is an average figure.

Notes: (1) Insurance costs are based on maximum coverage - Plan 'A': \$5.50/student or \$13.75/family (3 or more students). Plan 'B', a less expensive plan, costs \$1.50/student or \$3.75/family (3 or more students).

(2) The Hamilton Board of Education pays \$36.31/student in elementary school and \$57.77/student in secondary school towards the cost of supplies, books, etc.

*
* LIFE INSURANCE *
*

*
* CONTINGENCY FUND *
*

LIFE INSURANCE

As a means of providing a degree of financial security upon death of the family breadwinner, and as a source of funds to meet burial expenses, a term insurance protection plan is a necessity in any family budget. Term insurance does not represent a savings plan, and no monthly benefits are paid at age 65. It does represent, however, the cheapest method of providing death benefits.

The insurance plan in the Guide has the minimal objectives of providing on the death of the breadwinner:

1. a fund for burial and incidental expenses;
2. a fund for a six month period of re-adjustment.

Provincial medical and hospital plans now cover many items which were formerly the liability of the breadwinner's estate and a matter of life insurance coverage. In addition, the Canada Pension Plan on the death of a contributor now pays a lump sum of up to \$1,310. Furthermore, a spouse under the age of 65 would receive \$148.92 per month while a spouse over the age of 65 (who did work) would receive up to \$244.44 per month. A spouse over age 65 (who didn't work) would be given \$146.64 per month under the Plan. Finally, children under age 25 who are single and in school would receive \$57.25 per month per child.

TABLE 40
Average Annual Costs of Insurance

<u>Plan</u>	<u>Yearly Costs at Age:</u>	
	<u>25</u>	<u>40</u>
\$5,000 whole life plan paid up at age 65, with waiver of premium on disability and double indemnity, participating.	\$102.55	\$178.29
\$10,000 term plan for 20 years with waiver of premium on disability, non-participating.	\$ 48.50	\$ 89.87

Premium rates vary with the type of policy and the age and sex of the insured at time of purchase. Insurance costs are less if payments are made annually or semi-annually rather than monthly.

Because of variations in requirements for insurance and in the costs of various plans, this section of the Guide is intended only as a guide of approximate costs for minimum life insurance requirements. An amount of \$8.50 per month has been allocated for all families.

CONTINGENCY FUND

Except for the above insurance, no other savings plans are considered in this budget. However, allowance should be made for a contingency fund to cover household emergencies. An amount of \$16.00 per month should be budgeted for this purpose.

* BUDGET COUNSELLING SERVICES *

PART IV

BUDGET COUNSELLING SERVICES

A. Catholic Social Services of Hamilton

Address: 82 Stinson Street,
Hamilton, Ontario. L8N 1S2

Telephone: 527-3823

Hours of Services: 9:00 a.m. - 5:00 p.m. Monday to Friday
Tuesday till 9:00 p.m.

Program Description: The objective of the Credit Counselling Program is to relieve the client of serious debt by helping him/her to make proper use of credit, and to budget finances. This program provides assistance in resolving or easing serious debt problems by means of counselling. This may require that the agency assist the client in establishing and working within a budget. It also often involves negotiations with creditors and in some instances, the orderly disbursement of client funds to those creditors. The program is designed to assist anyone in the Hamilton-Wentworth Region and home visits are made where necessary. A home economist is on staff and works in conjunction with the credit counsellor to assist clients in managing their affairs. Catholic Social Services Counselling Program is a member of the Ontario Association of Credit Counsellors and is non-sectarian. There is no waiting list. A United Way Member Agency.

Eligibility: Any resident of Hamilton-Wentworth.

Fees: None.

B. Family Services of Hamilton-Wentworth

Address: 350 King Street East,
First Place, Suite 201,
Hamilton, Ontario. L8N 3Y3

Telephone: 523-5640

Hours of Service: 8:30 a.m. - 5:00 p.m. Monday to Friday

Program Description: The Credit Counselling Program is designed to alleviate the stress which families experience while in financial difficulty. Counselling is provided in relation to budgeting, debt-repayment and para-legal advice in an attempt to help the family understand its financial situation, analyze the problem and explore alternative solutions. The aims of the program are to rehabilitate the over-extended client and educate the consumer/client in the ways of budgeting and handling his/her finances. An advocacy function may be performed where the agency will negotiate the orderly payment of debts to creditors or administer the payments to creditors (through the agency). There is no waiting list for service although it may take 48 to 72 hours to get an appointment to see a counsellor. The program is part of the Ontario Association of Credit Counselling Services.

A United Way Member Agency

Eligibility: Over-indebtedness must be present.

Fees: None.

C. Jewish Social Services

Address: 57 Delaware Avenue,
Hamilton, Ontario. L8M 1T6

Telephone: 528-8579

Hours of Service: 9:00 a.m. - 5:00 p.m. Monday to Thursday
Friday till 3:00 p.m.

Program Description: The agency provides a budgeting/credit service which, depending upon the client's circumstances, may assist in working out a plan for a budget. Further, they may help get together a loan for the client and assist him/her in paying it back. Jewish Social Services is a United Way Member Agency.

Eligibility: No requirements.

Fees: None.

